

Before you begin:

✓

Complete Form 1040, lines 21, 23, 24, and 27 through 32a, if they apply to you.

✓


Figure any amount to be entered on the dotted line next to line 33 (see page 32.)



✓

If you are married filing separately and you **lived apart** from your spouse for all of 2003, enter “D” to the right of the word “benefits” on line 20a.

✓

Be sure you have read the **Exception** on page 26 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.



1.	Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	1.	7,056	
2.	Enter one-half of line 1	2.	3,528	
3.	Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 12, 13a, 14, 15b, 16b, 17 through 19, and 21. Do not include amounts from box 5 of Forms SSA-1099 or RRB-1099	3.	36,000	
4.	Enter the amount, if any, from Form 1040, line 8b	4.		
5.	Add lines 2, 3, and 4	5.	39,528	
6.	Enter the total of the amounts from Form 1040, lines 23, 24, and 27 through 32a, plus any amount you entered on the dotted line next to line 33	6.	560	
7.	Is the amount on line 6 less than the amount on line 5? <div><input type="checkbox"/> No.  None of your social security benefits are taxable.</div> <div><input checked="" type="checkbox"/> Yes. Subtract line 6 from line 5</div>	7.	38,968	
8.	If you are: <div><div><input checked="" type="checkbox"/> Married filing jointly, enter \$32,000</div><div><div><div>• Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2003, enter \$25,000</div><div>• Married filing separately and you lived with your spouse at any time in 2003, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17</div></div></div></div>	8.	32,000	
9.	Is the amount on line 8 less than the amount on line 7? <div><input type="checkbox"/> No.  None of your social security benefits are taxable. You do not have to enter any amounts on lines 20a or 20b of Form 1040. But if you are married filing separately and you lived apart from your spouse for all of 2003, enter -0- on line 20b. Be sure you entered “D” to the right of the word “benefits” on line 20a.</div> <div><input checked="" type="checkbox"/> Yes. Subtract line 8 from line 7</div>	9.	6,968	
10.	Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2003	10.	12,000	
11.	Subtract line 10 from line 9. If zero or less, enter -0-	11.	0	
12.	Enter the smaller of line 9 or line 10	12.	6,968	
13.	Enter one-half of line 12	13.	3,484	
14.	Enter the smaller of line 2 or line 13	14.	3,484	
15.	Multiply line 11 by 85% (.85). If line 11 is zero, enter -0-	15.	0	
16.	Add lines 14 and 15	16.	3,484	
17.	Multiply line 1 by 85% (.85)	17.	5,998	
18.	Taxable social security benefits. Enter the smaller of line 16 or line 17	18.	3,484	
	<div>• Enter the amount from line 1 above on Form 1040, line 20a.</div> <div><input checked="" type="checkbox"/> Enter the amount from line 18 above on Form 1040, line 20b.</div>			



If part of your benefits are taxable for 2003 **and** they include benefits paid in 2003 that were for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

Income

Attach
Forms W-2 and
W-2G here.
Also attach
Form(s) 1099-R
if tax was
withheld.

If you did not
get a W-2,
see page 22.

Enclose, but do
not attach, any
payment. Also,
please use
Form 1040-V.

Adjusted

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7		
8a	Taxable interest. Attach Schedule B if required	8a		
b	Tax-exempt interest. Do not include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required	9a		
b	Qualified dividends (see page 23)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 23)	10		
11	Alimony received	11		
12	Business income or (loss). Attach Schedule C or C-EZ	12		
13a	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13a		
b	If box on 13a is checked, enter post-May 5 capital gain distributions	13b		
14	Other gains or (losses). Attach Form 4797	14		
15a	IRA distributions	15a		
		b	Taxable amount (see page 25)	
16a	Pensions and annuities	16a		
		b	Taxable amount (see page 25)	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17		
18	Farm income or (loss). Attach Schedule F	18		
19	Unemployment compensation	19		
20a	Social security benefits	20a		
		b	Taxable amount (see page 27)	
21	Other income. List type and amount (see page 27)	21		
22	Add the amounts in the far right column for lines 7 through 21. This is your total income	22		
23	Educator expenses (see page 29)	23		
24	IRA deduction (see page 29)	24		